UNOFFICIAL C

1993 NOV 30 PM 2: 41

93973012

93973012

60207619

This instrument was prepared by: MARGARETTEN & COMPANY, INC. 625 NORTH COURT PALATINE, ILLINOIS 60067

November 18, 1993

THIS MORT A 3E ("Security Instrument") is given on The mortgagor is

JOSEPH KOLINA,

CAROL CHILDERS, FUJBAND & WIFE

("Borrower").

This Security Instrument is given to MARGARETTEN & COMPANY,

which is organized and existing , and whose address is

MORTGAGE

under the laws of the State of New Jersey
1 RONSON RD. ISELIN, NJ 08 08830

("Lender").

Borrower owes Lender the principal sum of

Four Hundred Twenty-Six Thousand, and 00/100 Dollars
(U.S. \$ 426,000.00). This debt is evidented by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full d bt, f not paid earlier, due and payable on December 1, 2023 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Porrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in-

COOK

County, Illinois:

LOT 5 IN MAUD AVENUE 3RD RESUBDIVISION, BEING A RESUBDIVISION OF THE NORTHEASTERLY 22 FEET LOT 47 AND LOTS 48 TO 56 AND THAT PART OF LOT 57 THAT LIES SOUTHEASTERLY OF A LINE DIAWN PERPENDICULAR TO THE NORTHEASTERLY LINE OF LOT 57 THROUGH 7. POINT THEREIN 184.50 FEET SOUTHEASTERLY OF THE MOST EASTERLY CORNER OF LOT 65 ALL IN HAPGOODS SUBDIVISION OF LOT 1 AND PART ()F LOT 2 IN BLOCK 9 IN SHEFFIELDS ADDITION TO CHICAGO IN THE WEST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 14 LIST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS PIN# 14-32-401-057-0000 PIN# 14-32-401-057-0000

14-32-401-057-0000

which has the address of

1946 N MAUD AVE, CHICAGO, IL 60614

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record,

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

為其自然發表的

THEORY THE

des respondent i die der die der de la de la de la de la descriptation de la descripta

ar da rigida kara Yasa Carrier Was Albanda

tang paga pangapang pangapang pangapang

The specific of the Society of So The live of the li

and the large only the edge of the region of the contract of the contract the contract of the

er e fa talla l'Arten d'Ord qui i l'est asta del grédit colòmbi

and produced all participations but become

William information

graterie has baseur er ei ei Aristik

Paper, Da

San Hosti

The figure based of the about entire two entires also produce ana maning hay toda sa aa dha italiji. I kadhisi Arista sa sa sa aa Arista say ne ay ka na 15 ni ganah atti sa mali sa dhagaa ah sa ni sa aa sa sa ah sa व्यक्तिकार अस्ति में बहुत । अस्ति असी एक्ट्राई विस्ति असी तथा करा है अ

Continued and with the transfer of the large transfer assertly greater

tion with a caracterist in the re-

Strain Section Chestocker A were have a large and the

Lan expanse duntal elle der och frema experte och de ten levere och bet beskunderen kar bet det val diste störe Takenner at en land udver den och det stock i stock och bet et det to bet av det i stock i stock och och och d Takennett, det och bet stock i stock och bet det det stock och bet i stock i stock i stock och bet stock och b Terreport for a little for the first person of the second of the extension of the first for a second of the first person of th

tant merell solven at link na perec and his lock of relief them in the entropy of lock had been at 1927, his or the Common tentral mediates. See that it can be a secretary wat the product protection on a product at such that i The state of the s ्रमानुष्यम् । यस १५८ वर ५ १७६म । वर्षः दृष्टेषुरा स्टब्स्सी दृष्टः । अस्तरम् कृत्यान प्रत्यम् समृद्धिः । व समृद

त्र में ने कि अपने के प्रतिकार के अपने अपने अपने के अपने अपने

त्राची अन्दर्भाव्यक्त प्रेमाणक्ति पाउँ । यह जिल्हा

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of Paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. §2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender ray. Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Bo. ower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and a bits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all soms secured by this Security Instrument.

If the Funds held by Lender acced the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the reficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under Paragraph 21, Lender such acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under Paragraphs 1 and 2 shall be applied; first, to any prepayment charges due un'er the Note; second, to amounts payable under Paragraph 2; third, to interest due, fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold Jayments or ground rents, if any. Borrower shall pay these obligations in the manner provided in Paragraph 2, or if not paid in that runner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to I ender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lorder; (b) contests in good faith the lien, by or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Leuch subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or here after erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazard, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the paires that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's orden, obtain coverage to protect Lender's rights in the Property in accordance with Paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of the payments. If under Paragraph 21 the Property is acquired by Lender. Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

as votinet imi assum, nr. He kilika voord kommendeli ise de considerante proporti se empressivo (1865), programa della lore propriata di considerante la especialisti d

न करोकर हुन कर बेक्टी करावाद हो। अने जावन हान है। जावाद किहा और कर अवस्था कर के बेक्सकर एक विके के बेहिन का के an de la comparta de la comp la ser talah dari keleberah sebelah dalam dari dan seberah pendapan di beraha bah tarapan dan perda-anan dari dari berah seberah perdam perdam dari dan dari perdam pendapan pendapan pendapan pendapan pendapan b i santanije i ki ki s

અમારા ત્રિકા મુખ્યાન પ્રાથમિક જ્ઞાના માટે જાણાવાનું માટે જાણા છે. જાણા છે. આ માટે માટે માટે મુંબીક વિક્રા નિર્દેશ $(g_{ij}+g_{ij}^{2}g_{ij}+g_{ij}+g_{ij}^{2}g_{ij}+g_{ij}^{2}g_{ij}^{2})$ and a significant construction of the construc in debruik, skalin eja njejski kalistena $\mathcal{L}^{\alpha}(A_{n,\alpha}^{-1}(\mathbb{S}^{n}),\mathcal{F}^{\alpha}) = \mathcal{F}^{\alpha}(\mathbb{S}^{n}) + \mathcal{F}^{\alpha}_{\alpha} = \frac{1}{2}.$ e no legendo de Calendario Islando de Granda Mario (1886). El

especification of the state of materials of the property of the second state of the state of the second supering to The state of the parameters of the second of the state of the state of the second of the epitics of the signification of

och und grade i speriodentat mage had och task och den sklade had och betalleden den det kriden kaldette. Skrit skunten opgan denke om gryck a statet skrutter kroudet i skrit, och genagen mad fra forestill i skrutik More tribet den statumen mannen och propatienen, tod tribet eta skritet det bestat gan kaldette skrutik. DARWHIE DE CH a into Lateral — Quality to the control for the control of persons of the persons of the control of the cont ak ar the little for a second of the latest term in the little of the latest of the latest of the latest of the Control of the foreign of the latest of A sound of the latest of the lat 1521 M green that bear a secul out beat forth out of the grand

Summer of the su A statutura og fillet skligt i store og stilleger, et storper, blever i en klike kresse enestidt i stille Harrierie i store stilletter i storen en skriveren er storen skrivetienske stræssid skrivet i skrivet en skri garej sa, el kalit i filosofieski semiejskir Koji drak pemanesti sektidiki karakarij g an encountries. The reasoning or Money and relative specifical grand the compare made letter against) of the first of the contract sala Maria pagisaran arawa sa asa masa masa wa waka wa ka maria wa ka maria wa ka maria wa ka maria wa ka mari There is a first to the street of the straight of

the electrical companies to enterior to the electric form of the second companies of the electric form of the elec ostránsky pře a stalizatky do spolitika se základa (v postava v O Souce měno souce a přípi po soblete najměj se naslek (and his emission of the Freshold Control of Salar Sala ryayan Kosay ya to kosali adawa 20 sida ga a xayo si And in the control of the first of the control of t Act 3015 713

varge i gravit kraljen, velikan ti jel tarvalskih vijek i vale i vijek Section for the following and the cultures which is before its part of , takka 1, 11 dentapa sa Gijagrani bahayan 1 na mena k en ender growth de en eight it de growth of growth bede to be be to the first of a service of the first transfer the

me with said it out and the matter of ten a new the top foliation was the representation grafic to the William of the state of the Carlo and the problem because with the fire e por electrica a regular organización de la colonidad de la colonidad de la colonidad de la colonidad de la c The continues of most top show Properties as and it of the attenual of the original income eth i to proving an telepret to be to a and the property materials agreed a few colds. ile in presidente appreciation suit and the first and a second statement of the second and Alleiding that, a distribution

Burnell Hill Larger recommendation of the Cornection of 11994 - 2013 - 19**3**11 content to an indicate the file for a garden from the experience of All the second real of the second street all the Abora of the consens and present fields are a trace for a process of galance (Medicaera gelesiego interventor no estado na estado (in the property Built is off the region rough a substituting the refer to the second in occurs.

, that publicate the auto-chartest and he gapaness on the hard of the correspond that the regard Lighther there thanking the try of the combination of the complete of the complete problems, it is not some combined the combined thanking the combined to the combined thanking the combined to the combined thanking the combined to the combined thanking the combine and the same and offer The state of the s of the Bill the decided the compact of the basis of the first of the first of the compact of the te format displacement (par and the second section of the post of the section of the second of the second of the second of the second of t The second of the second of

t destruction of the entrustration of the entrustra a consignation of a least because of the consignation beautiful to the language state of the

and the second of the segment the Second of and the second of the filters and the first of the first of the second of the first i describer par estado por del provincia de la como de de la como d La como de l en em ek en kalagajar na ale li jaka kejaj Talin pilan li jak

and in the ferror of the larger and the first and the larger of the control of th organg arkitaten Malandakan kanan haromarten at tokon birang anorgan biran borang birang birang birang birang Penghalangan birang gapiran biran dan mengguntahan biran boran biran at manaharan bermangki singkirah sebesti an a trong fali banan ma Ababi proma, an akaba sa a rita na ababa sa sa mara ma ka ta ta tibila ƙarangar na je

. on Marata Ass

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in Paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this Paragraph 7, Lender does not have to do so. Any amounts disturbed by Lender under this Paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower end Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and I will be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the preriums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage in urus a previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, B rrover shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borreite, when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance or wrage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable en ries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying wa onable cause for the inspection.

10. Condemnation. The proceeds of any award or claim to durages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a part al taking of the property in which the fair market value of the Property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking is equal to or greater than the property immediately before the taking in the property immediately before the property immediately bef Instrument immediately before the taking, unless Borrower and Lender otherwise agree in vriting, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following iracion: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the conjugator offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the rovice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of Paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agreed to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the Borrower's consent.

the Property of the second of the property of hati kalibungan bitakan dala projeci dala waran da kaji dia pera peri adawaran kitakaran dalam na ayang te da panjingti ende bekenstelleren der mit er mit vir merken ingen en eller in der er en en in de dere bekenste die krief dem de de de our our securities in the end was reproved to the first of the contract of the securities of the securities of the contract of a francisco de la compansión de la francis A la compansión de la comp and growing after the contract of the contract of the contract of the contract of agreement for the second and the same of the common thought and agency. For each of the color base, the color of the description The distribution of the content of t Cara et 186 approation The screen than the makes and the screen control of the state of the second and the first term of the galactic of the first of the first term at a first consist of the first of the first After the first of And the first of the first of the first of the first the first of the Contracting to a court stage of the court of the contract of the court and the section of th a dikang tikin ak niki pengkakan menglika in intoper niki narat pan an tirih ngalawa bija nak awayan kikib kab es que la mar Entrare remaria de Pelle and the Minney and the same of the order of the same of the

and the control of the strengthed with on the field of the control depth of The exclusive area are superfixed by the court of the ending of the court of the co a na dha taguna an da an fa si shi at cantana a tagun na ara and an arta a a san a dina ar by da dhana na kara international de la companya de la La companya de la co er in de formations 表演 医线性结节 化电流管 in the group and the entrance of the control of t alciud per colonia $(\gamma_1, \gamma_2, \gamma_3, \gamma_4, \gamma_5)$ Salara Salara and the second . ag•7 legest € and the state of t and grading a training of the first of the first of the state of the s A STATE OF A STATE OF A Army Control Sept. Service water or and the control of th Little Control ndeportation than का कर रहे हैं के कि रहता है। जा के कार की के कि समान<mark>्त्र की कि की</mark> है है। Report of the second of the Service the service of the service o and which the control of the control er die staten in der eine Erfe

to be a chart of his contraction beautiful The transfer week is a wear pure which has a great problem FRANCE OF STATES AND STATES OF STATES than a first term of the first of the contract through our con-orthografia and fight the second of Market at Miller of the test secured by Alexanders the sign and the order of property there is no pro-Emiliar Commence and the Commence the rest or in the thirty states a gift one in shall be be we and the analysis was provided a supple to the state of the supple grapping weathers of outbrook over making bown grow that is a furthering to the body of statement in passes Jan Ada Jali and name Jangti Kina Anna Kamada Ana Carta Reg voluntario escriptore vitario di antiche i produce incesto de l' and there are also as the graph of the medic of the way on

O specificat i estre dice este, pare e de la creación de coma el colo de especificación de la companion de la c La colonidad de la companion de la colonidad de la colonidad de la colonidad de la colonidad de la constitución En publica tende de la colonidad procesa de la colonidad de la colonidad de la colonidad de la colonidad de sobre de sobre de la colonidad del colonidad de la colonidad de la colonidad del colonidad del col

The structure of this control of the control of the

en de la proposition de la company de la La company de la Proposition de la company de

Energy of present and a figure of the second control of the control of the province of the problem of the first of the control of the second of the control of the control

enter the second of the second

- 13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
 - 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior writter consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, his option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercis is this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the drie he notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails in pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without Letter notice or demand on Borrower.

- 18. Borrower's Right to Re'ns ate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinue in any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the respect pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note at if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the state of the Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument with no obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Paragraph 17.
- 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. It there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with Paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be mad.. The notice will also contain any other information required by applicable law.
- 20. Hazardous Substances. Borrower shall not cause or permit the precione, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow a your else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, as naid, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous S. Estance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or contact authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this Paragraph 20, "Hazardous Substances" are those substances defined as toxic or ne cardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As are in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
 - 23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

comment dies in manige die die Wouse auguster of the comment of the space of the sp

The second of th

the same and point the degree of the construction of the second terms of the second of the Archeological Constructions of the second of the construction of the second of

in in the second of the applicated and the following recovers to the second of the second and second to the second of the second

Appears with go only 1988 of the Heart Bardy and the subjection is the contract of a contract the contract of the subject of the contract of many and the contract of the c Transi (menganjerak) esti, resignari a Malaki biskor (men.) Prijanok mest sitakara mangas eta Situabia, koji s and the contracting energy of the first one paint the early contraction and principle 199 11. 749 The control of the first open and the first of the first of the first open and the first Superficiency of the Section of the English of the Section of the li se a regis en espera en la esta esta con el acoma popula grap digida atriber cada adigidad. There is the state of the light for the first property of the state of ed to the about a minimal lighting he at a low and your rest is a restaurable with the a engla interpolikan interpolitari da kanada kanada da bahara bahara bahara rangan di katapatén ngananga tidika di katapahat batan and then have the office of the first of the content of the content of the content of me to a graph of majority agreem. Here is not at its ream make his area of the reservance of the real state and prairies gramm

ogienas van dit a miggewa saatt no. 1 per van intere a mojor tierit van dan it a dedektik van it dat haddelige La augustem da ji poj kas kini ena engan van A. 12 a mojor na des magra et noord order a saat pistorialist. La artiforme interes en interese da vali nit van mojor nit van mojor en komposition dit i magrafisco par magra magrifia her maja per en ilija para e nit van sint van de mojor nit van mojor e par den dat it van endopose, majaja para magra en ilija para e nit van sint van de mojor nit van de de mojor de de mojor dit intere it indimajaja para magra e da per mojor nitur van de mojor den per indica e par dit de sit endope had in topa dell' de sit van dit indica dita dita de sit endope had in topa dell' de sit de situatione.

our en a est ord comme aperçuis com automo cirita e que o en 15 com e mentos premaredes, reminentificada de co apreçuir electropia pontações que o esta com acesto com entre acomo do com período en esta encuentada encuenta orginar en para que o encuencia de como de como de como entre entre entre en como de mentos en encuentado en e Ten en a substancia de mento de mentos en el como en entre entre en entre el como entre en entre en entre entre Ten entre entre en entre entr

enter of the selection of the selection

the first of the second of the

in a real formular control of ingression of the property for increases Applicating to the first the telephological

the output of granding to anything it they be expected a new register thing to hid that the mornious to the effective of any meaning the property of the end of the e

raumagus sagungkaut burga tada maku tum salaman. Mir sakeukt dalamana kamu Kada kataman ke sa kalud kataman ke Talaman salaman dalaman kamunan kamunan burun sagun kamunan dalaman sagun salaman sagun salaman kamunan katama

The William of the first of the

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

The following riders are attached: Planned Unit Development Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument

and in any rider(s) executed by Borrower and recorded with it. JOH CLONE STATE OF ILLINOIS, County of COOK I, the Undersigned, a Notary Public in and for said county and state, do hereby certify the MARGARETTEN & COMPANY, INC. JOSEPH KOLINA CAROL CHILDERS, HUSBAND & WIFE 1 ROWSON RCAD ISELIN, NJ OFESO, personally known to me to be the same person(s) whose name(s) is(are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his, her, their free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this 18th day of November, 1993 My Commission expires:

Prepared By: VICKIE R BRESEMAN

ILLINOIS-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT MAR-1205 Page 5 of 5 (Rev. 5/91) Replaces MAR-1205 (Rev. 7/87)

"Official Seal" Deborah Kerr Harris Cook County My Commission Expires 10/7/95

٠,٠,	1 3 3 4 2 2 2 3 3 3	3-101-1	วิที่เกิดใหล่งเกิด และสัก	s issistantini	at transferen	A	12.	tions of	1217 23 63	,这种说:"才是 ^是 "好好"	2366-2643, 1.	1 11 11 11 11 11	1.5	
. 2 .			The second second	and the same of the same of the same	Margabal san	A Townson	and the second		100 100 100 100 100		in the second of the second	t Shire Sires		Control Control
11.		for the sec												
				The second second second					· .					
			1 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	M. William Hole Ho	it beginning in i	the state of the state of	in the section of	计二类型 頭皮基	1.10/10/2003		di ara in incin	the commence of the	المعترف المنا	70 S.C.
			and the state of the state of							A				4 4 4 4

And the state of the state of the self-later plants and the self-later plants. The self-later plants are self-later to the self-later plants and the self-later plants are self-later plants.

บริการทางเหมือนหลังเหมือนให้ ออีม วิ	- C	1	and the second s	(1) 1. A R. R. M. C. C. A. M. C.	- Pri アンコンストリン ままがま こうしんい
さばい かずた 1年ま こうがいてんる いらば まむさ ボナガ オリピラ コンコほうしょ ヤ	オキー・4 ほごした いじょうぎょうえい タラブも さんだいいんたい	the Control of the Control of the Control	三、大学、大学、大学、大学、大学、大学、大学、大学、大学、大学、大学、大学、大学、	こうてき ごとも マタラミングラ ないこうかき アイ・ あんきごう	- 5 と 15 ましけい さんがん だっさん コーニュー・
2.2 产。 其上 "其新"的,"报"的"其类的"等"其类"的"相"的""存"的"不"的"严重的""要"。	1、 1、 1、 1、 1、 1、 1、 1、 1、 1、 1、 1、 1、 1	er type of the second s	**	and the second of the second o	- 100 T - 2 C - 1 TH SA T - 2 SA T
			ニュー・ボルー マンドイ マグリー かんしゃ コート・コール・バイブ さらずる		mad (shoth) has reliber

a grandiga dirika Jiga sa kata Ji sa kata ili ka ji

MARCANE STATES AND THE PROFILE Para Markey GOOD WARRY

इ.स.च. के तो अमें केव्यू पर के वा विकास हो।

Africa ganca bangangan gumunggan pakagangi sagan caranangin alim a proping atawa i banga ngunikit bang bini sa pangai gibin-kaji get and a line year and their and a home and a some and a large trade at all the legicitates are by a highest the last ्रवेशका १०५ महिलान १००० विद्यान १ अस्य प्रेरेक्ट विद्यान

The first to the control of the second of th

certificación de interior de

KARAMAN TEMPORALA

รุกทรงกรู เขาเพลาในที่กรุ่งหน้ารู คระก็ที่สินใหญ่กลังรูเล่นโดย ค<mark>ลุทันที่</mark>เป็นโดยสุนโลย State State of the state of the

. 62 (121 1 mai)

UNOFFICIAL C

PLANNED UNIT DEVELOPMENT RIDER rail taket asker tipere it.

60207619

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 18th and is incorporated into and shall be deemed to amend and supplement the Mortgage, Decd November 1993 of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to

MARGARETTEN & COMPANY, INC., a corporation organized and existing under the laws of the state of NEW JERSEY

(the "Lender") of the same date and covering the Property described in the Security Instrument located at:

1946 MAUD AVE, CHICAGO, IL 60614

The Property include, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas a a facilities, as described in

91122117

(the "Declaration"). The Property is a part of a planned unit development known as

Carrier of the artification of provident with the relation of the second

that they are with the content and have been a totally the the Million of the

The property of the state of th

Toping the beautiful for the free that was a first will be the for his other was રહ્યાં વસ્તા તેમકાર્યું કું હોં છે. મામ હાર્કા કરોકો સામાના મોટ કોર્ક ક્ષેત્રમાં મોલાવ કહે માં માના કોર્ક

MAUD ROWS III

Name of Planned Unit Development

(the "PUD"). The property also includes Bor ower's interest in the Homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the area and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. PUD OBLIGATIONS. Borrower shall perform all of To rower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (i) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.
- B. HAZARD INSURANCE. So long as the Owners Association maintruns, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Let der and which provides insurance coverage in the amounts, for the periods, and against the hazards Lenders requires, including fire and hazards included within the term "extended coverage," then:
- (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and
- (ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insu unce coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard cover ge provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to the Borrower are hereby assigned and shall be paid to the Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

- C. PUBLIC LIABILITY INSURANCE. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.
- D. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

tion des para de la company de la compan La company de la company d

สัมผูนที่ผู้สุดเล่าได้รับของ ผู้เป็นสี เลียวัตร และโดยที่สุดเลี้ยวที่ได้การให้ และโดยสุดิน नहीं है ब्रिकेट ने के दारान के समय है जो है जो के ब्रिकेट के कि क्षेत्र है को कि

randers allega in his reference and the company of the second second second second second second second second

ladig a tributh notaces spir odri dollar hiselicani at it 300,000,000

त्र कोन्य चोर्चकोत् नोही के के <mark>देश के कार्यक्रमध्</mark>रेत्र के देश प्रकार को केश प्रकार के लेख को महिन्दी की पूर्व कार्यकार हो है।

than magalahan akkan mili aparansa njatin angarag man hatapara anal bating lah miga salam milipat daji ar melang

Wall Mill day on

ja garanta in historia di Salamaga (daga da kabana da kabana). Salambaga

The following of the first of the second The first of the first of the second of the s A THE STATE OF THE ger have been been

o grade, entiresquelle box (four) et per objectual testi, logation et di konste di la 1988 Milliotate. Pla